

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re US Patent Application of:)
)
Merrill Brooks SMITH et al.)
)
Application No.: 10/758,429) Group Art Unit: 2876
)
Filing Date: January 16, 2004) Examiner: Unassigned
)
Title: SYSTEM AND METHOD FOR)
CONDUCTING A REFUND)
TRANSACTION FOR A PIN-)
ACTIVATED ACCOUNT)

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT
TRANSMITTAL LETTER

Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Sir:

Enclosed is a Supplemental Information Disclosure Statement and accompanying form PTO/SB/08a prepared in connection with the above-identified patent application.

- ☒ [X] No additional fee for submission of an IDS is required.
- ☐ [] A Check in the amount of \$180.00 as set forth in 37 C.F.R. §1.17(p) is required and attached hereto.
- ☐ [] A certification under 37 C.F.R. §1.97(e) is also enclosed.
- ☐ [] A certification under 37 C.F.R. §1.97(e), a petition requesting consideration of the information disclosure statement, and the petition fee of \$130.00 as set forth in 37 C.F.R. §1.17(i) are also enclosed.
- ☐ [] Charge \$_____ to Deposit Account No. 08-3436 for the fee due.

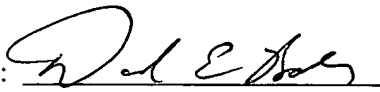
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The Commissioner is hereby authorized to charge any appropriate fees that may be required by this paper to Deposit Account No. 08-3436.

Respectfully submitted,

Date: January 11, 2005

By: 
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Attached hereto is a duly completed Form PTO/SB/08a listing references which may be considered either material or helpful to the examination of the above-identified patent application. It is requested that all these references be considered by the Examiner and officially made of record. The Commissioner is authorized to charge any additional fees and credit any overpayment to Deposit Account No. 08-3436.

Should any questions arise concerning this matter, please contact the undersigned attorney at the telephone number provided below.

Respectfully submitted,

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| Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i> | | | | Complete if Known | |
| | | | | Application Number | 10/758.429 |
| | | | | Filing Date | January 16 2004 |
| | | | | First Named Inventor | Merrill Brooks SMITH |
| | | | | Art Unit | 2876 |
| | | | | Examiner Name | Unassigned |
| Sheet | 1 | of | 1 | Attorney Docket Number | 64243.000006 |

| U.S. PATENT DOCUMENTS | | | | | | |
|-----------------------|-----------------------|--|-----------------|--------------------------------|--|---|
| Examiner Initials* | Cite No. ¹ | Document Number | | Publication Date MM-DD-YYYY | Name of Patentee or Applicant of Cited Document | Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear |
| | | Number-Kind Code ² (if known) | | | | |
| | 1 | US | 6,581,827 | 06-24-2003 | Welton | |
| | 2 | US | 2004/0218741 A1 | 11-04-2004 | Welton | |
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| FOREIGN PATENT DOCUMENTS | | | | | | | |
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| Examiner Initial* | Cite No. ¹ | Foreign Patent Document | | Publication Date MM-DD-YYYY | Name of Patentee or Applicant of Cited Document | Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear | T ⁶ |
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| Examiner Signature | | Date Considered | |
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

IFW

JAN 13 2005

Attorney Docket No. 64243.000006
Attorney Customer No. 27682

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

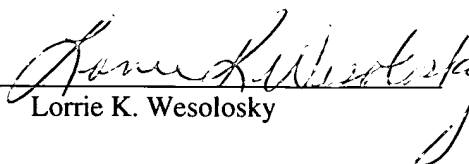
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CERTIFICATE OF MAILING UNDER 37 C.F.R. 1.8

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Lorrie K. Wesolosky

Attorney Docket No. 64243.000006
Attorney Customer No. 27682

Documents being submitted with this Certification of Mailing under 1.8 are:

- Supplemental Information Disclosure Statement, Transmittal Letter, PTO/SB/08a and applicable references
- Self-Addressed Stamped Return Postcard

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